Case 15-11996 Doc 1 Filed 05/19/15 Entered 05/19/15 13:34:10 Desc Main Document Page 1 of 44

B1 (Official Form 1) (04/13)					
United States Bankrup			volu	NTARY PETI	TION
Name of Debtor (if individual, enter Last, First, Middle):	usetts	Nama of Iniat D	ebtor (Spouse) (Last, First,		
Pierce Lynne M			,,,,,,,	<u> </u>	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	•		s used by the Joint Debtor ir , maiden, and trade names):		3
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN (if more than one, state all):	N)/Complete EIN	Last four digits (if more than on	of Soc. Sec. or Individual-Ta e, state all):	axpayer I.D. (IT	TN)/Complete EIN
8771 Street Address of Debtor (No. and Street, City, and State):		Street Address of	f Joint Debtor (No. and Stre	et, City, and Sta	ate):
61 Broad Ranch Unit M51B North Weymouth, Mcs)			`	, 1,	-
·	ZIP CODE 02191			E	ZIP CODE
County of Residence or of the Principal Place of Business: USA		County of Resid	ence or of the Principal Plac	e of Business:	
Mailing Address of Debtor (if different from street address):		Mailing Address	of Joint Debtor (if differen	t from street add	dress):
	ZIP CODE			5	ZIP CODE
Location of Principal Assets of Business Debtor (if different f		:			
Type of Debtor	Noture of	f Business	Chantar of Re		CIP CODE e Under Which
(Form of Organization) (Check one box.)	(Check one box.)	Dusiness		n is Filed (Che	
Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.)	11 U.S.C. § 101 Railroad Stockbroker Commodity Bro	al Estate as defined (51B)	in Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13	Reco Mair Chap Reco	oter 15 Petition for ognition of a Foreign of Proceeding oter 15 Petition for ognition of a Foreign main Proceeding
Chapter 15 Debtors	Other Tax-Exen	apt Entity		Nature of Deb	ts
Country of debtor's center of main interests:		if applicable.)		(Check one box	k. <u>)</u>
Each country in which a foreign proceeding by, regarding, or against debtor is pending:	under title 26 of	exempt organization the United States at Revenue Code).	Debts are primari debts, defined in § 101(8) as "incu individual primar personal, family, household purpo.	11 U.S.C. arred by an rily for a or	Debts are primarily business debts.
Filing Fee (Check one box.)	.	Charles Land	Chapter 11 1		······································
Full Filing Fee attached.			small business debtor as de tot a small business debtor a		
Filing Fee to be paid in installments (applicable to individed application for the court's consideration certifyin unable to pay fee except in installments. Rule 1006(b).	g that the debtor is See Official Form 3A.	Check if: Debtor's a insiders or	ggregate noncontingent liqu affiliates) are less than \$2,4	idated debts (ex 90,925 (<i>amoun</i>	cluding debts owed to
Filing Fee waiver requested (applicable to chapter 7 indi- attach signed application for the court's consideration. S		on 4/01/16	and every three years there	ajier). 	
		Acceptance	cable boxes: eing filed with this petition. es of the plan were solicited s, in accordance with 11 U.S		n one Francic classes
Statistical/Administrative Information					THIS BY ACE IS FOR COUNTY USE ONLY
Debtor estimates that funds will be available for dis Debtor estimates that, after any exempt property is distribution to unsecured creditors.	stribution to unsecured cre excluded and administrati	editors. ive expenses paid, ti	nere will be no funds availab	ole for	19 PM
Estimated Number of Creditors	5,001-	10,001- 25,0 25,000 50,0		Over 100,000	7 U.d
Estimated Assets	0,001 \$10,000,001 5 to \$50 t	550,000,001 \$100 to \$100 to \$1 nillion milli		☐ More than \$1 billion	court 1 18
Estimated Liabilities	0,001 \$10,000,001 5 to \$50 t	550,000,001 \$100 o \$100 to \$3 nillion milli		More than \$1 billion	

Case 15-11996 Doc 1 Filed 05/19/15 Entered 05/19/15 13:34:10 Desc Main B1 (Official Form 1) Document Voluntary Petition (This page must be completed and filed in every case.) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.) Date Filed: Location Case Number: Where Filed: Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet.) Date Filed: Name of Debtor: Case Number: Relationship: Judge: District: Exhibit B Exhibit A (To be completed if debtor is an individual (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) whose debts are primarily consumer debts.) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b). Exhibit A is attached and made a part of this petition. Signature of Attorney for Debtor(s) (Date) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D, completed and signed by the debtor, is attached and made a part of this petition. If this is a joint petition: Exhibit D, also completed and signed by the joint debtor, is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box.) Ø Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing

of the petition.

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

Case 15-11996 Doc 1 Filed 05/19/15 Entered 05/19/15 13:34:10 Desc Main Document Page 3 of 44

B1 (Official Form 1) (04/13) Page 3 Name of Debtor(s): Voluntary Petition (This page must be completed and filed in every case.) Signatures Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and correct. and that I am authorized to file this petition. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 (Check only one box.) or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with chapter 15 of title 11, United States Code. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I Certified copies of the documents required by 11 U.S.C. § 1515 are attached. have obtained and read the notice required by 11 U.S.C. § 342(b). Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the I request relief in accordance with the chapter of title 11, United States Code, chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. specified in this petition. (Signature of Foreign Representative) Signature of Debtor Х Signature of Joint Debtor 8575263031 (Printed Name of Foreign Representative) Telephone Number (if not represented by attorney) 05/15/2015 Date Date Signature of Attorney* Signature of Non-Attorney Bankruptcy Petition Preparer Х I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as Signature of Attorney for Debtor(s) defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information Printed Name of Attorney for Debtor(s) required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor Firm Name notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. Address Printed Name and title, if any, of Bankruptcy Petition Preparer Telephone Number Social-Security number (If the bankruptcy petition preparer is not an individual, *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a state the Social-Security number of the officer, principal, responsible person or certification that the attorney has no knowledge after an inquiry that the information partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) in the schedules is incorrect, Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true Address and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests the relief in accordance with the chapter of title 11, United States Signature Code, specified in this petition. Date Х Signature of Authorized Individual Signature of bankruptcy petition preparer or officer, principal, responsible person, or Printed Name of Authorized Individual partner whose Social-Security number is provided above. Title of Authorized Individual Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an Date individual, If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and SELECTION OF THE SELECT the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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US BANKRUPTCY COURT

2015 MAY 19 FM 1 18

B 1D (Official Form 1, Exhibit D) (12/09)

UNITED STATES BANKRUPTCY COURT

)	ϱ .	
In re Lynne	Irerce	Case No
Debtor	•	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

☐ 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

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B ID (Official Form 1, Exh. D) (12/09) - Cont.

Page 2

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

- □ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
 - ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
 - ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
 - ☐ Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: <u>Jyme lieuce</u>

Date: <u>5/19/15</u>

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US BANKRUPTOY COURT

2015 MRY 19 PM 1 18

B 23 (Official Form 23) (12/13)

UNITED STATES BANKRUPTCY COURT

In re	Lynne M Pierce ,	Case No
***************************************	Debtor	Chapter 13
DEBTOR'S	CERTIFICATION OF COMPLE COURSE CONCERNING PERSO	ETION OF POSTPETITION INSTRUCTIONAL DNAL FINANCIAL MANAGEMENT
management had in a chapter 7 od ioint petition is t	s already notified the court of the debtor's r a chapter 13 case or in a chapter 11 case	postpetition instructional course concerning personal financial completion of the course. Otherwise, every individual debtor in which § 1141(d)(3) applies must file this certification. If a a spouse must complete and file a separate certification. addine stated below:
☑ I,	Lynne M Pierce	the debtor in the above-styled case, hereby
certify that on provided by	(Printed Name of Debtor) 05/15/2015 (Date), I completed Debtorcc,Inc (Name of P	an instructional course in personal financial management an approved personal financial rovider)
management p		,
Certificat	e No. (if any): 15725-MA-CC-02553191	·
certify that no Inc Ac Re the approved in	personal financial management course is recapacity or disability, as defined in 11 U.S. tive military duty in a military combat zone sidence in a district in which the United Stanstructional courses are not adequate at this complete such courses.	e; or ates trustee (or bankruptcy administrator) has determined that is time to serve the additional individuals who would otherwise
Signature of D	ebtor:	-
Date:		
your course pro Do NOT use th	vider has not already notified the court of	mpleted a course in personal financial management and only if your completion of the course. (Fed. R. Bankr. P. 1007(b)(7).) y your prepetition credit counseling provider and do NOT

Filing Deadlines: In a chapter 7 case, file within 60 days of the first date set for the meeting of creditors under § 341 of the Bankruptcy Code. In a chapter 11 or 13 case, file no later than the last payment made by the debtor as required by the plan or the filing of a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Code. (See Fed. R. Bankr. P. 1007(c).)

US BANKRUFTOY COURT

2015 MAY 19 PM 1 18

Certificate Number: 15725-MA-CC-025553191



15725-MA-CC-025553191

CERTIFICATE OF COUNSELING

I CERTIFY that on May 15, 2015, at 7:42 o'clock PM EDT, Lynne Pierce received from 001 Debtorce, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the District of Massachusetts, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: May 15, 2015

By: /s/Vania Padron

Name: Vania Padron

Title: Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

B6 Cover (Form 6 Cover) (12/07)

FORM 6. SCHEDULES

Summary of Schedules
Statistical Summary of Certain Liabilities and Related Data (28 U.S.C. § 159)

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtors(s)

Unsworn Declaration Under Penalty of Perjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank.

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or in part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

B 6 Summary (Official Form 6 - Summary) (12/14)

US BAHKRUPTOY COURT

UNITED STATES BANKRUPTCY GOURTS PO 1 18

District of Massachusetts

In re Lynne M Pierce	Case No.
Debtor	
	Chapter 13
· · · · · · · · · · · · · · · · · · ·	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$		
B - Personal Property	YES	2	\$		
C - Property Claimed as Exempt	YES	2			
D - Creditors Holding Secured Claims	YES	1		s	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	3		\$	
F - Creditors Holding Unsecured Nonpriority Claims	YES	2		s	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors					
I - Current Income of Individual Debtor(s)	Yes				\$ 41,000.00
J - Current Expenditures of Individual Debtors(s)					\$ 49,000.00
Т	OTAL		\$	\$	

B 6 Summary (Official Form 6 - Summary) (12/14)

UNITED STATES BANKRUPTCY COURT

District of Massachusetts

In re_Lynne M Pierce,	Case No.
Debtor	
	Chapter 13

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. \S 159)

S

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

T. CY'LIW.		
Type of Liability	Amount	
Domestic Support Obligations (from Schedule E)	\$	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$	0.00
Student Loan Obligations (from Schedule F)	\$	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$	0.00
TOTAL	\$	0.00

State the following:

Average Income (from Schedule I, Line 12)	\$ 41,000.00
Average Expenses (from Schedule J, Line 22)	\$ 49,000.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	\$

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	#### 100	\$
4. Total from Schedule F	High Si	\$
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	1 - 12 - 12 - 12 - 12 - 12 - 12 - 12 -	\$

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B6A (Official Form 6A) (12/07)		•		
In re Lynne M Pierce		Case No.		
Debtor			(If known)	-
	SCHEDULE A - REAI	, PROPĒŘŤŸ ^{ŖŰ} ?	FOY COURT	

Except as directed below, list all real property in which the debtor has any legal, equitable, of future interest, including all property owned as a co-

Except as directed below, list all real property in which the debtor has any legal, equitable, of the debtor holds rights and property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
61 Broad Reach Unit M51B North Weymouth, Mass 02191			160,000.00	
		al ≻	160,000.00	

(Report also on Summary of Schedules.)

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3 6B (Official Form 6B) (12/07)		f .
n re Lynne M Pierce	 Case No.	
Debtor		(If known)
	us bankas	(If known)

SCHEDULE B - PERSONAL PROPERTY FILL 19

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WITE, YOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		Cash		220.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking & Savings Eastern Bank		200.00
Security deposits with public utilities, telephone companies, landlords, and others.	x	·		
Household goods and furnishings, including audio, video, and computer equipment.		Bedroom Set, Living Room TV, Lab Top		1,500.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact dise, and other collections or collectibles.	х			
6. Wearing apparel.	x			
7. Furs and jewelry.	x			
Firearms and sports, photo- graphic, and other hobby equipment.	X			
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X	TO MERCHANIAN AND PROPERTY SALES OF PROPERTY OF A SALES		
10. Annuities. Itemize and name each issuer.	X		rrys Sir Walls	
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			

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B 6B (Official Form 6B) (12/07) -- Cont.

In re L	ynne M Pierce ,	Case No(If known	 ı)
		·	

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WITH, YORK, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	×			
Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	х			,
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	×			
16. Accounts receivable.	×	MATERIA (III.) SA		The control of the co
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	х			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X	· 語話書語發表音音音響響等等等等等的表音等。		
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			

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B 6B (Official Form 6B) (12/07) -- Cont.

In re	Lynne M Pierce	,	Case No.	
	Debtor			(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WITE, JOINT, OR COMHUNCITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.	х			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2006 Kia SUV, 2001 Chevy Tahoe		5,200.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.				
28. Office equipment, furnishings, and supplies.				
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	х			
31. Animals.				
32. Crops - growing or harvested. Give particulars.	x			
33. Farming equipment and implements.				
34. Farm supplies, chemicals, and feed.	×			and the second of the second o
35. Other personal property of any kind not already listed. Itemize,	X			
		0 continuation sheets attached Total	>	\$ 7,100.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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B6C (Official Form 6C) (04/13)

In re Lynne M Pierce ,	Case No.
Debtor	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the	exemptions to	o which	debtor	is entitled	under:
(Check one box)					

Check if debtor claims a homestead exemption that exceeds \$155.675.*

☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION		
			Abu star		
			1.9 FM 1		
			1.9		

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B 6D (Official Form 6D) (12/	07)		
In re	Lynne M Pierce	_, Case No	
	Debtor	_	(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

V

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.	-						2015 HHY J	8 5 8
ACCOUNT NO.			VALUE \$ VALUE \$				7. T T 1.2. A)	
ACCOUNT NO.			VALUE\$				Ç	
continuation sheets attached	•		Subtotal ► (Total of this page) Total ► (Use only on last page)				\$ (Report also on Summary of Schedules.)	\$ (If applicable, report also on Statistical Summary of Certain

Liabilities and Related

Data.)

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B 6D (Official Form 6D) (12/07) - Cont.			. 2
In re Lynne M Pierce Debtor	,	Case No(if known)	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECUR PORTION ANY	
ACCOUNT NO.									
			VALUE \$						
ACCOUNT NO.			11.1002.0						
ACCOUNT NO.	1		VALUE \$	ļ					
			VALUE \$						
ACCOUNT NO.									
			VALUE \$						
ACCOUNT NO.				1	 				
Sheet no. of contin	uation		VALUE \$ Subtotal (s)▶ (Total(s) of this page)				\$	\$	0.00
Creditors Holding Secured			(2) (20)						0.00
Claims			Total(s) ► (Use only on last page)				\$ (Report also on Summary of Schedules.)	\$ (If applicable report also on	0.00

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

	,,	200
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.		** ***
* , , , , ,	1-	16.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached	sheets.	* 1
	<u></u>	4.5
Domestic Support Obligations		Sec. 2

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6E (Official Form 6E) (04/13) – Cont.	
In re Lynne M Pierce Debtor	, Case No
Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150* per farm	ner or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals Claims of individuals up to \$2,775* for deposits for the purchas that were not delivered or provided. 11 U.S.C. § 507(a)(7).	se, lease, or rental of property or services for personal, family, or household use,
Taxes and Certain Other Debts Owed to Governmental U Taxes, customs duties, and penalties owing to federal, state, and	
Claims based on commitments to the FDIC, RTC, Director of to Governors of the Federal Reserve System, or their predecessors of § 507 (a)(9).	ository Institution the Office of Thrift Supervision, Comptroller of the Currency, or Board of or successors, to maintain the capital of an insured depository institution. 11 U.S.C.
Claims for Death or Personal Injury While Debtor Was I Claims for death or personal injury resulting from the operation drug, or another substance. 11 U.S.C. § 507(a)(10).	intoxicated n of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a .
* Amounts are subject to adjustment on 4/01/16, and every three adjustment.	years thereafter with respect to cases commenced on or after the date of
0	continuation sheets attached

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B6E (Official Form 6E) (04/1	3) – Cont.		
In re Lynne M Pierce	Pohtor	Case No.	f known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet

·						,	ype of Friority to			
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLE TO PRIORITY, ANY	D
Account No.										
Account No.	-									
Account No.										
Account No.										
Sheet noofcontinuation sheets attach Creditors Holding Priority Claims	ed to S	chedule of	(Subtot of this		\$ 0.00	\$ 0.	00 0	00.0
			(Use only on last page of the comple Schedule E. Report also on the Sum of Schedules.)		mpleted	otal≯ d ary	\$			
			Totals) (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)		di		\$ O.	00 8	0.00	

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J) 40 d	official rotth of (12/01)					
In re	Lynne M Pierce		,	•	Case No.	
•		Debtor	-		(i	f known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certand Related Data							
☐ Check this box if debtor has no	☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.						
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							
Donald M. Solomon, Attorney at Law 2001 Beacon Street, Suite 214 Boston, MA 02135-7787							14,304.00
ACCOUNT NO.							
Robert E. Margulies Harborside Plaza 10 3 second street, suite 1201 Jersey City, NJ 07311							6,939.71
ACCOUNT NO.							
Lustig, Glaser & Wilson P.C P.O Box 549287 Waitham, Ma 02454							11,397.00
ACCOUNT NO.							
					Sub	total➤	s 32,640.00

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B 6F (Official Form 6F) (12/07) - Cont.

_	Lymna M. Diagna			
in re	Lynne M Pierce	Case No.		
	Debtor		(if known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

		,					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
Sheet noof _1continuation sheets attached							
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)				\$ 32,640.00			

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B 6G (Official Form 6G) (12/07)		
In re_Lynne M Pierce ,	Case No.	
Debtor	(if known)	-

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
	us B. 188

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B 6G (Official Form 6G) (12/07)	
In re Lynne M Pierce ,	Case No
Debtor	(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
·	

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B 6H (Official Form 6H) (12/07)	
In re Lynne M Pierce ,	Case No.
Debtor	(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
	7015 MAY 1.9
	61 T UJ

Fill in this in	formation to identify	your case:			120 m	. I no se mar ne	والعراد فيناسم	4 170 "3"
Debtor 1	Lynne M Pierce				US D	ARNES	1454 54	12.1 4 €
	First Name	Middle Name	Last Name		2015	MAY 19	PM 1	19
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		[010]	ک پلد ۱۱۱۱ ا	باليابا	10
United States 8	Sankruptcy Court for the:	District of Massachusetts	X.					
Çase number	, ,				Check if th	sie ie.		
(If known)					Process.	no 15. ended filina		
			····			lement sho		petition
Official F	orm B 6l				05/18/	/2015	e as of the	following date:
		-	•		MM / DD	· / YYYY		
Sched	ule I: You	r Income						12/13
If you are sep separate shee	arated and your spou	ou are married and not filir se is not filing with you, d top of any additional page	lo not include in	format	tion about your spot	use. If more	space is ne	eded, attach a
1. Fill in your informatio	employment		Debtor 1			Debtor	2 or non-fili	ng spouse
	more than one job,		SOFTEN CONTRACTOR CONTRACTOR CONTRACTOR CONTRACTOR CONTRACTOR CONTRACTOR CONTRACTOR CONTRACTOR CONTRACTOR CONT	emierch reichc		A THE WATER STATE OF THE PARTY		en de la composition de la composition La composition de la
	parate page with about additional	Employment status	Employed			☐ Emp	oloyed	
employers.			Not employ	ed		Not	employed	
	t-time, seasonal, or							
self-employ	•	Occupation	Admissions	coor	dinator			
	n may Include student aker, if it applies.		Diameter Lie					
		Employer's name	Phoenix Ho	use				
4		Employer's address	43 Old Cold	ınv Δ	VA			
now and the state of the state		Employer 3 address	Number Street	ліу л	.vc	Number	Street	
Tradition of the state of the s								
and the management of the same			Quincy, Ma	ss 02	·170			
employed motor as			City	Stat		City		State ZIP Code
AND		How long employed there	e?					
Part 2:	Give Details About	Monthly Income						
	nonthly income as of ess you are separated.	the date you file this form	. If you have noth	ing to	report for any line, wr	ite \$0 in the	space. Inclu	de your non-filing
If you or yo	ur non-filing spouse ha	ve more than one employer tach a separate sheet to this		omatio	on for all employers fo	or that persor	n on the lines	•
					For Debtor 1	For Debt		_
		ary, and commissions (bef calculate what the monthly v		2.	\$_41.000.00	\$		·
3. Estimate	and list monthly over	time pay.		3.	+\$	+ \$		
4. Calculate	gross income. Add lin	ne 2 + line 3.		4.	\$_41.000.00	\$		
100								

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ebtor 1	Lynne M Pierce First Name Middle Name Last Name		Case number (if kn	own)
. 6			For Debtor 1	For Debtor 2 or non-filing spouse
	,			Espanyona Journal and Anna Control of the Control o
Copy	y line 4 here	P 4.	\$	\$
5. List a	all payroll deductions:			
5a.	Tax, Medicare, and Social Security deductions	5a.	\$	\$
5b.	Mandatory contributions for retirement plans	5b.	\$	\$
5c.	Voluntary contributions for retirement plans	5c.	\$	\$
5d.	Required repayments of retirement fund loans	5d.	\$	\$
5e.	Insurance	5e.	\$	\$
5f.	Domestic support obligations	5f.	\$	\$
5g.	Union dues	5g.	\$	<u> </u>
5h.	Other deductions. Specify:	5h.	+\$	+ \$
6. Add	d the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$	\$
7. Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	\$
	all other income regularly received:			
8a.	Net income from rental property and from operating a business, profession, or farm			
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$	<u> </u>
8b.	Interest and dividends	8b.	\$	
8c.	Family support payments that you, a non-filing spouse, or a dependence regularly receive	ent		
	Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$	\$
	Unemployment compensation	8d.	\$	_ \$
	. Social Security	8e.	\$	
8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistant that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	nce 8f.	\$	\$
Яn	Pension or retirement income	8g.	\$	\$
-	. Other monthly income. Specify:	8h.	+s	+9
	d all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$	\$
10. Cal e	culate monthly income. Add line 7 + line 9. If the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10	\$	+ \$
Incl	te all other regular contributions to the expenses that you list in Sche lude contributions from an unmarried partner, members of your household, er friends or relatives.	e dule your	J. dependents, your ro	pommates, and
?	not include any amounts already included in lines 2-10 or amounts that are ecify:			enses listed in <i>Schedule J.</i> 11. + \$
12. Ad	d the amount in the last column of line 10 to the amount in line 11. The	e resu	ılt is the combined r	nonthly income.
Wri	ite that amount on the Summary of Schedules and Statistical Summary of C	Certai	n Liabilities and Rel	ated Data, if it applies 12. \$ Combined monthly incom
13. Do	you expect an increase or decrease within the year after you file this	form	?	monuny incom
	Yes. Explain:			

Schedule I: Your Income page 2

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Fill in this information to identify	your case:			
Debtor 1 Lynne M Pierce		1100h diale fe shi	sis: Y OQUA	•
First Name Debtor 2	Middle Name Last Name	72022		
(Spouse, if filing) First Name	Middle Name Last Name	11119	nded filing 1 2(ement showing post-) petition chapter 13
United States Bankruptcy Court for the:	District of	expense	es as of the following	
Case number		<u>05/18/2</u> MM / DD		
(a room)			ate filing for Debtor 2	
Official Form B 6J		maintair	is a separate housel	nola
Schedule J: Yo	ur Expenses			12/13
· · · · · · · · · · · · · · · · · · ·	ossible. If two married people are filir			_
(if known). Answer every question		. on the top of any administration	agoo, milo your main	
Part 1: Describe Your Ho	usehold			
1. Is this a joint case?				
No. Go to line 2. Yes. Does Debtor 2 live in a				
Yes. Debtor 2 must f	le a separate Schedule J.	namen kan internamen menengan belaksi menengan melaksi selah dalam belaksi melangan menengai kesik sebenjan be	t of two curies, depring and depring the transfer of the two curies and the curies are the curies and decrease	والمساورة والمساورة والمراجعة والمراجعة والمراجعة والمراجعة والمراجعة والمراجعة والمراجعة والمراجعة والمراجعة
Do you have dependents? Do not list Debtor 1 and	No Yes. Fill out this information for	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Debtor 2.	each dependent	Mother		No
Do not state the dependents' names.		TVIOGIGE	1.5	Yes
		Mother	16	∐ No ✓ Yes
		Mother	22	No
		Modici		✓ Yes
				No
•				Yes
			. <u> </u>	No Yes
Do your expenses include expenses of people other than yourself and your dependents?	V No Yes		оможна аменением чанильностинач, ечиначен	
Part 2: Estimate Your Ongo	ing Monthly Expenses			
	r bankruptcy filing date unless you a	ro ucina thic form ac a cumpion	ant in a Chapter 43 c	aco to roport
	nkruptcy is filed. If this is a suppleme			
Include expenses paid for with no	n-cash government assistance if you	know the value		
of such assistance and have inclu	ded it on Schedule I: Your Income (O	official Form B 6I.)	Your expe	NS8S
 The rental or home ownership any rent for the ground or lot. 	expenses for your residence. Include	first mortgage payments and	4. \$	1.1.1.1.
If not included in line 4:				
4a. Real estate taxes				
4b. Property, homeowner's, or			4b. \$	
4c. Home maintenance, repair,	and upkeep expenses		4c. \$	
4d Homeowner's association of	or condominium dues		4d \$	

Official Form B 6J Schedule J: Your Expenses page 1

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 Debtor 1
 Lynne M Pierce
 Case number (if known)

 First Name
 Middle Name
 Last Name

			Your expenses
5.	Additional mortgage payments for your residence, such as home equity loans	5.	\$
6.	Utilities:		
O.	6a. Electricity, heat, natural gas	6a.	\$
	6b. Water, sewer, garbage collection	6b.	\$
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$
	6d. Other. Specify:	6d.	\$
7.	Food and housekeeping supplies	7.	\$
8.	Childcare and children's education costs	8.	\$
9.	Clothing, laundry, and dry cleaning	9.	\$
10.	Personal care products and services	10,	\$
11.	Medical and dental expenses	11.	\$
12.	Transportation. Include gas, maintenance, bus or train fare.		\$
	Do not include car payments.	12.	\$
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$
14.	Charitable contributions and religious donations	14.	\$
15.	Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
	15a. Life insurance	15a.	\$
	15b. Health insurance	15b.	\$
	15c. Vehicle insurance	15c.	\$
	15d. Other insurance. Specify:	15d,	\$
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	\$
17.	Installment or lease payments:		
	17a. Car payments for Vehicle 1	17a.	\$
	17b. Car payments for Vehicle 2	17b.	\$
	17c. Other. Specify:	17c.	\$
	17d. Other. Specify:	17d,	\$
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, <i>Schedule I, Your Income</i> (Official Form B 6I).	18.	\$
19.	Other payments you make to support others who do not live with you.		
	Specify:	19.	\$
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Inc	ome.	
	20a. Mortgages on other property	20a.	\$ <u>190.00</u>
	20b. Real estate taxes	20b.	\$
	20c. Property, homeowner's, or renter's insurance	20c.	\$
	20d. Maintenance, repair, and upkeep expenses	20d.	\$
	20e. Homeowner's association or condominium dues	20e.	\$

Official Form B 6J Schedule J: Your Expenses page 2

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Dahtar 4	Lynne M Pierce C	ase number (if known)	
21. Other. Sp	ecify:	21. 22.	+\$s
23a. Cop23b. Cop23c. Sub	your monthly net income. y line 12 (your combined monthly income) from Schedule I. y your monthly expenses from line 22 above. tract your monthly expenses from your monthly income. result is your monthly net income.	23a. 23b. 23c.	\$ -\$ \$
For exami	expect an increase or decrease in your expenses within the year after you file, do you expect to finish paying for your car loan within the year or do you expended payment to increase or decrease because of a modification to the terms of your. Explain here:	ect your	

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DECLARATION CONCERNING DEBTOR'S SCHEDULES

•	2015 MAY 19 PM 1 20
DECLARATION	UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR
I declare under penalty of perjury that I have read the knowledge, information, and belief.	be foregoing summary and schedules, consisting of sheets, and that they are true and correct to the best of
	Signature: Lynne Pierce
ute 05/18/2015	Signature: Debtor
ate	Signature: (Joint Debtor, if any)
	[if joint case, both spouses must sign.]
DECLARATION AND SIGNATU	URE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
e debtor with a copy of this document and the nonces and	ptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been mum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum tor or accepting any fee from the debtor, as required by that section.
rinted or Typed Name and Title, if any, f Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
the bankruptcy petition preparer is not an individual, stu tho signs this document.	ate the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner
Address	
K Signature of Bankruptcy Petition Preparer	Date
Signature of Bankruptcy Petition Preparer Names and Social Security numbers of all other individua	als who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
Names and Social Security numbers of all other individual for the security numbers of all other individual for the security and the security a	als who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
Names and Social Security numbers of all other individual former than one person prepared this document, attach of the same of	als who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: additional signed sheets conforming to the appropriate Official Form for each person. ovisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;
Names and Social Security numbers of all other individual former than one person prepared this document, attach of the bankruptcy petition preparer's failure to comply with the property of t	als who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: additional signed sheets conforming to the appropriate Official Form for each person. by the signed sheets conforming to the appropriate Official Form for each person. covisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;
Names and Social Security numbers of all other individual of more than one person prepared this document, attach of the dankruptcy petition preparer's failure to comply with the prepar	als who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: additional signed sheets conforming to the appropriate Official Form for each person. avisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; ALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP
Names and Social Security numbers of all other individual of more than one person prepared this document, attach of the A bankruptcy petition preparer's failure to comply with the prince of the DECLARATION UNDER PEN I, the	additional signed sheets conforming to the appropriate Official Form for each person. NALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have g of sheets (Total shown on summary page plus 1), and that they are true and correct to the best of my
Names and Social Security numbers of all other individual of more than one person prepared this document, attach of the bankruptcy petition preparer's failure to comply with the prince of the second of the partnership of the read the foregoing summary and schedules, consisting knowledge, information, and belief.	als who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: additional signed sheets conforming to the appropriate Official Form for each person. ovisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110: NALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have g of sheets (Total shown on summary page plus 1), and that they are true and correct to the best of my
Names and Social Security numbers of all other individual of more than one person prepared this document, attach of the bankruptcy petition preparer's failure to comply with the prince of the second of the partnership of the great the foregoing summary and schedules, consisting knowledge, information, and belief.	als who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: additional signed sheets conforming to the appropriate Official Form for each person. ovisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; NALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the [corporation or partnership] named as debtor in this case, declare under penalty of perjury that 1 have g of sheets (Total shown on summary page plus 1), and that they are true and correct to the best of my Signature:

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B7 (Official Form 7) (04/13)

US BARREURY OF COURT

UNITED STATES BANKRUPTCY COURT 2015 MRY 19 PM 1 20

District o	f Massachusetts
In re: Lynne M Pierce Debtor	Case No(if known)
STATEMENT (OF FINANCIAL AFFAIRS
the information for both spouses is combined. If the case information for both spouses whether or not a joint petitifiled. An individual debtor engaged in business as a sole should provide the information requested on this stateme affairs. To indicate payments, transfers and the like to m	stor. Spouses filing a joint petition may file a single statement on which it is filed under chapter 12 or chapter 13, a married debtor must furnish on is filed, unless the spouses are separated and a joint petition is not a proprietor, partner, family farmer, or self-employed professional, not concerning all such activities as well as the individual's personal ainor children, state the child's initials and the name and address of the by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C.
must complete Questions 19 - 25. If the answer to an a	stors. Debtors that are or have been in business, as defined below, also pplicable question is "None," mark the box labeled "None." If a, use and attach a separate sheet properly identified with the case name,
	DEFINITIONS
individual debtor is "in business" for the purpose of this f the filing of this bankruptcy case, any of the following: a of the voting or equity securities of a corporation; a partn self-employed full-time or part-time. An individual debto	e purpose of this form if the debtor is a corporation or partnership. An form if the debtor is or has been, within six years immediately preceding n officer, director, managing executive, or owner of 5 percent or more ter, other than a limited partner, of a partnership; a sole proprietor or or also may be "in business" for the purpose of this form if the debtor as an employee, to supplement income from the debtor's primary
their relatives; corporations of which the debtor is an offi	of limited to: relatives of the debtor; general partners of the debtor and cer, director, or person in control; officers, directors, and any persons in of the debtor and insiders of such affiliates; and any managing agent of
	of business s received from employment, trade, or profession, or from operation of ties either as an employee or in independent trade or business, from the

beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

41000

employment

2	Income other the	, fram amn	formant or o	navation of	fhucinace
4.	Income other that	ւ ությա շութ	ioyinchi or o	peranon o	1 DE2111C22

	None	
I	V	

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF AMOUNT AMOUNT PAYMENTS PAID STILL OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225°. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF
PAYMENTS/
PAID OR
STILL
TRANSFERS
VALUE OF
OWING

TRANSFERS

^{*}Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

_	140110
I	~

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments



a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

1256CV000648

Judament

Quincy Distric Court

7/10/2014



b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships



a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

NAME AND ADDRESS

OF ASSIGNEE

DATE OF

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT



b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT

DATE OF ORDER

DESCRIPTION AND VALUE **Of PROPERTY**

CASE TITLE & NUMBER

7. Gifts



List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS

OF PERSON

OR ORGANIZATION

RELATIONSHIP

TO DEBTOR.

IF ANY

DATE

OF GIFT

DESCRIPTION AND VALUE

OF GIFT

8. Losses



List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART

BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy



List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY OR **DESCRIPTION AND** VALUE OF PROPERTY

5

10. Other transfers



a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

V

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S

INTEREST IN PROPERTY

11. Closed financial accounts



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

6

12. Safe deposit boxes



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS

NAMES AND ADDRESSES

DESCRIPTION

DATE OF TRANSFER

OR SURRENDER,

OF BANK OR OTHER DEPOSITORY OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

CONTENTS

OF

IF ANY

13. Setoffs



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF AMOUNT OF SETOFF

14. Property held for another person



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

		resided in a community property state, co					
1		isiana, Nevada, New Mexico, Puerto Rico, eding the commencement of the case, ide resides or resided with the debtor in the c	Texas, Washingtor ntify the name of the	e, or Wisconsin) within eight e debtor's spouse and of	ıa,		
	17. Environmental In	formation.					
Ι	For the purpose of this	question, the following definitions apply:					
r	releases of hazardous or	neans any federal, state, or local statute or toxic substances, wastes or material into g, but not limited to, statutes or regulation	the air, land, soil, s	urface water, groundwater, or	s,		
	"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.						
		neans anything defined as a hazardous wa ontaminant or similar term under an Envi		tance, toxic substance, hazardo	ıs		
√ 1	a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:						
	SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW			
		dress of every site for which the debtor p Indicate the governmental unit to which t					
	SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW			



eptor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business



a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or

8

other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

NAME

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS NATURE OF BUSINESS

BEGINNING AND ENDING DATES

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements



a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED



b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

B7 (Official Form 7) (04/13) c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain. **ADDRESS** NAME d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a 1 financial statement was issued by the debtor within two years immediately preceding the commencement of this case. NAME AND ADDRESS DATE ISSUED 20. Inventories a. List the dates of the last two inventories taken of your property, the name of the person who supervised the ~ taking of each inventory, and the dollar amount and basis of each inventory. DATE OF INVENTORY INVENTORY SUPERVISOR DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis) b. List the name and address of the person having possession of the records of each of the inventories reported V in a., above. DATE OF INVENTORY NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST PERCENTAGE OF INTEREST

g

| **~** |

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders



a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL



b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation



If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.



If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER-IDENTIFICATION NUMBER (EIN)

25. Pension Funds.



If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER-IDENTIFICATION NUMBER (EIN)

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B7 (Official Forn	n 7) (04/13)			11
		jury that I have read the answers and that they are true and correct.	containe	ed in the foregoing statement of financial affairs
Date	05/18/2015	Signature of Do	ebtor	Lynne Pilecce
Date		Signature of Joint Debtor (if	fany)	
I decla				oing statement of financial affairs and any attachments and belief.
Date		Sign	nature _	
		Print Name an	d Title	
	{An individual signing or	n behalf of a partnership or corporation r	must indic	cate position or relationship to debtor.]
		continuation sheets a	ittached	
P	enalty for making a false staten	vent: Fine of up to \$500,000 or imprisonme	ent for up	to 5 years, or both. 18 U.S.C. §§ 152 and 3571
I declare under compensation and 342(b); and (3) if petition preparers,	penalty of perjury that: (1) I have provided the debtor wi frules or guidelines have bee	am a bankruptcy petition preparer as def th a copy of this document and the notic n promulgated pursuant to 11 U.S.C. § 1	fined in 1 ses and in 110(h) set	PETITION PREPARER (See 11 U.S.C. § 110) 1 U.S.C. § 110; (2) I prepared this document for formation required under 11 U.S.C. §§ 110(b), 110(h), and ting a maximum fee for services chargeable by bankruptcy locument for filing for a debtor or accepting any fee from
Printed or Typed	I Name and Title, if any, of B	Sankruptcy Petition Preparer	Social-Se	ecurity No. (Required by 11 U.S.C. § 110.)
	petition preparer is not an inc n, or partner who signs this d		ldress, an	d social-security number of the officer, principal,
Address				
Signature of Bar	nkruptcy Petition Preparer		Date	
Names and Social-	-Security numbers of all other	r individuals who prepared or assisted in	n preparin	g this document unless the bankruptcy petition preparer is
	•			

Na not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

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B 4 (Official Form 4) (12/07)

UNITED STATES BANKRUPTCY COURT

District of Massachusetts

In re Lynne M		³	Case No.			
	Debtor		Chapter 13			
LIST	OF CREDITORS HOL	DING 20 LARGEST	UNSECURED C	CLAIMS		
prepared in acc The list does n § 101, or (2) se places the cred creditors holdi child's parent c	ring is the list of the debtor's cordance with Fed. R. Bankr ot include (1) persons who cecured creditors unless the value among the holders of the figure among the holders of the grandian, such as "A.B., a see, 11 U.S.C. §112 and Fed.	P. 1007(d) for filing in to ome within the definition alue of the collateral is sue a 20 largest unsecured cla claims, state the child's in minor child, by John Doe	his chapter 11 [or c of "insider" set for ch that the unsecure tims. If a minor chil itials and the name	hapter 9] case. th in 11 U.S.C. ed deficiency d is one of the and address of the		
(1)	(2)	. (3)	(4)	(5)		
Name of creditor and complete nailing address, ncluding zip code	Name, telephone number and complete mailing address, including zip code, of loa employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank m, government unli contract, etc.)	Indicate if claim is contingent, iquidated, state val disputed or subject to setoff	Amount of claim [if secured also lue of security]		
Date:	05/18/2015					
		Lynne M Pierce Deb	tor	2015 MAY		
	[Dec	claration as in Form 2]		\$0 11		
				3		
				1 20		

Donald M. Solomon, Attorney at Law 2001 Beacon Street, Suite 214 Boston, MA 02135-7787

Robert E. Margulies Harborside Plaza 10 3 second street, suite 1201 Jersey City, NJ 07311

Lustig, Glaser & Wilson P.C P.O Box 549287 Waltham, Ma 02454